

IFW



CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited in the United States Postal Service as first class mail in the envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia, 22313-1450, on

8/20/04

Date of Deposit

Attorney

28,235

Reg. No.

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of:

Applicant : Toni S. Cluse et al.  
Appln. No. : 10/762,112  
Filed : 01/21/2004  
Title : SYSTEM AND METHOD FOR RENEGOTATING A  
FINANCIAL INSTRUMENT  
Docket No. : 050001-419  
Art Unit : 3624

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Pursuant to 37 C.F.R. §1.56, the Examiner's attention is directed to the references listed on the attached Information Disclosure Citation.

It is to be understood that the present submission of art is in no way intended to be a waiver of any arguments or defenses available to the applicant under the rules of the U.S. Patent and Trademark Office and the statutes of the United States.

No fee is required. The Commissioner is authorized to charge any additional fees required by this paper or to credit any overpayment to Deposit Account No. 20-0809.

Respectfully submitted:

By:

Theodore D. Lienesch  
Reg. No. 28,235

THOMPSON HINE LLP  
2000 Courthouse Plaza N.E.  
10 West Second Street  
Dayton, Ohio 45402-1758  
Telephone: (937) 443-6958  
Facsimile: (937) 443-6635

#352387

## INFORMATION DISCLOSURE CITATION

Page 1 of 2 Pages



Docket: 050001-419

Appln. No.: 10/762,112

Applicant: Toni S. Cluse et al.

Filed: 01/21/2004

Group: 3624

## U.S. PATENT DOCUMENTS

Examiner		Document No.	Date	Name	Class	Sub	
		4,774,664	09/1988	Campbell et al.			
		5,742,775	04/1998	King			
		5,832,461	11/1998	Leon et al.			
		6,023,684	02/2000	Pearson			
		6,105,007	08/2000	Norris			
		6,131,810	10/2000	Weiss et al.			
		6,263,321	07/2001	Daughtery, III			
		6,354,490	03/20002	Weiss et al.			
		6,374,231	04/2002	Bent et al.			
		2002/0069150	06/2002	Ni			

## FOREIGN PATENT DOCUMENT

							Trans	
Examiner		Document No.	Date	Country	Class	Sub	Y	N

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

Examiner:	Date Considered:	

\* Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE CITATION

Page 2 of 2 Pages



Docket: 050001-419	Appln. No.: 10/762,112
Applicant: Toni S. Cluse et al.	
Filed: 01/21/2004	Group: 3624

U.S. PATENT DOCUMENTS

Examiner		Document No.	Date	Name	Class	Sub	
		2002/0138389	09/2002	Martone et al.			
		2002/0194094	12/2002	Lancaster et al.			
		2002/0194120	12/2002	Russell et al.			
		2003/0009403	01/2003	Sapp			

FOREIGN PATENT DOCUMENT

							Trans	
Examiner		Document No.	Date	Country	Class	Sub	Y	N

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

Examiner:	Date Considered:	

\* Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

#352382